



19 APR -1 AM 8:51

HOUSE OF REPRESENTATIVES

A.P. Wall

FLOOR AMENDMENT NO. _____

BY: _____

1 Amend C.S.H.B. No. 1442 (house committee printing), between
2 page 36, line 27, and page 37, line 1, by inserting the following
3 appropriately numbered SECTION and renumbering the subsequent
4 SECTIONS accordingly:

5 SECTION _____. Subchapter G, Chapter 393, Finance Code, is
6 amended by adding Section 393.629 to read as follows:

7 Sec. 393.629. FILING A CRIMINAL CHARGE AGAINST A CONSUMER.

8 A credit access business may not threaten or pursue a criminal
9 charge against a consumer related to an extension of consumer
10 credit unless the credit access business possesses evidence that is
11 sufficient to prove that the consumer violated a criminal law. For
12 purposes of this section, in a deferred presentment transaction, a
13 person does not violate a criminal law solely by issuing a check or
14 authorization on an account with insufficient funds.